



TOWN OF LAUDERDALE-BY-THE-SEA
4501 OCEAN DRIVE
LAUDERDALE-BY-THE-SEA, FL 33308
National Flood Insurance Program
Lauderdale-By-The-Sea is 'Class 7 CRS' Community

THINGS YOU SHOULD KNOW ABOUT FLOOD PROTECTION

FLOOD HAZARD INFORMATION

Congress created the **National Flood Insurance Program (NFIP)** in 1968 to provide affordable flood insurance to people who live in areas with the greatest risk of flooding — **Special Flood Hazard Areas (SFHAs)**.

The NFIP makes federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important since property owners who hold a federally-backed mortgage must purchase flood insurance if the property is located within a SFHA.

The Community Rating System (CRS) is a program developed by the **Federal Insurance Administration** to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums.

The **Town of Lauderdale-By-The-Sea** in **2010** received a **Class 7** CRS rating. This upgraded classification equates to a 15 percent discount on new or renewing flood insurance policies for all SFHA properties and a 5 percent discount on policies for non-SFHA properties. In Lauderdale-By-The-Sea, there are about 1,500 flood insurance policies in effect. Annually, the Town's CRS Class 7 rating generates about \$45,000 in savings on flood premiums. Since flooding is the most common natural disaster, it is important that you obtain the maximum protection.

The entire Town is on a barrier island and therefore could be subject to flooding.

You can purchase flood insurance irrespective of where you reside — in high, moderate, or low risk areas, and there is no exclusion as to what type of ownership you represent (i.e., home-owner, renter, or business owner). If it is determined that your property lies within a flood hazard area, the following information and tips may be of interest to you. Please refer to this fact sheet in the event of an impending hurricane, tropical storm, or notification of projected heavy rainfall. During extended periods of heavy rainfall, low lying areas within the Town are subject to flooding. This information is offered to help protect your property and reduce potential flooding losses.

MAP DETERMINATIONS

The Town provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required by federal law to carry flood insurance. To determine if your property is in the Special Flood Hazard Zone (AE or VE zones), call **954-776-3611**.

An online map can be found under **Flood Info** on the Town Web site: **www.lbts-fl.gov**.